



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

Notice Date: 11/22/2021

Loan Number: 399314526

WNY Pro Home Improvements, LLC  
Michael Thompsett  
118 Fargo Ave  
Buffalo, NY 14201

**Property Address:**  
118 Fargo Ave  
Buffalo, NY 14201

### **NOTICE OF INTENT**

**Dear WNY Pro Home Improvements, LLC  
Michael Thompsett,**

Your Lender(s), **1Sharpe CACA (CSFBMC)**, has/have instructed and authorized FCI Lender Services, Inc. as their Servicing Agent, to prepare and send you this "Notice of Intent" letter to notify and inform you as the Borrower and be hereby advised that the installment(s) of interest and/or principal that became due and payable on and after **09/01/2021** under the Loan Documents has/have not been received by Lender. Borrower's failure to make such required payments constitutes a Default under the Loan Documents. As of the date hereof, a total of **\$9,930.12** is due on the loan.

In order to cure the Default, Borrower must pay to Lender on or before **12/22/2021**, the total amount due above, including any additional monthly payments that come due in, late fees, interest, attorney's fees and costs, and any amounts advanced by Lender under the Loan Documents. In addition, all property taxes and insurance premiums related to the Property must be current at the time the Default is cured.

Lender may accept any partial payment tendered subsequent to the date of this letter without prejudice to Lender's rights to proceed with foreclosure as stated herein.

Please be further advised that the failure to cure the Default may result in the acceleration of the total amount due under the Note and Security Instrument and a foreclosure action on the secured property may commence to satisfy the indebtedness, as well as other remedies available to the Lender.

You have the right to reinstate the loan after acceleration in accordance with the terms of your Loan Documents. You have the right to bring a court action to assert the non-existence of a Default or any other legal defense to Acceleration and Sale.

Information about your account may be reported to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Alternatives to foreclosure may be available. If you are unable to pay the past due amount, your Lender may have loss mitigation programs that might help you resolve your default and keep your home. Please be advised that your Lender may not be required to offer you any loss mitigation programs at this time. We need to talk with you to discuss your options and determine which, if any, of them might be appropriate for your circumstances.



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Loan Number: 399314526

To obtain the current amount to be paid to Lender to cure the Default, please contact FCI Lender Services, Inc. during our business hours, 8:00 A.M to 5:00 P.M. Pacific Time, Monday through Friday, at (800) 931-2424, ext. 651.

Lender's notice to Borrower of the Default specified in this letter shall not in any way be deemed to be a waiver or limitation of any other default that may now or hereafter exist under any of the Loan Documents, and Lender specifically reserves the right to declare other and future defaults that may exist from time to time under the Loan Documents.

The toll-free number made available by the United States Department of Housing and Urban Development (HUD) to find a HUD-certified housing counseling agency is (800) 569-4287 or TTY/TDD (800) 877-8339. You may also find useful information on avoiding foreclosure, including an article on "Tips for Avoiding Foreclosure", by visiting the HUD website at [https://www.hud.gov/topics/avoiding\\_foreclosure](https://www.hud.gov/topics/avoiding_foreclosure).

If you have questions about this notification, please call us during our regular business hours and have your loan number ready to help expedite the process. **Please see IMPORTANT DISCLOSURES enclosed.**

Sincerely,

FCI Lender Services, Inc.  
Customer Service Department  
(800) 931-2424 ext. 651  
Monday through Friday, 8:00 a.m. – 5:00 p.m. (PT)  
NMLS ID #4920, CA DRE #01022780

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## IMPORTANT DISCLOSURES

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**COLORADO CONSUMERS ONLY:** FCI Lender Services, Inc.'s agent in Colorado is located at 1776 S. Jackson Street #900, Denver, CO 80210-3808; PH: (720) 441-0010 option #1.

### **MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS**

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**OREGON CONSUMERS ONLY:** Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer by calling 800-931-2424 ext. 651 or sending an email to [customerservice@myfci.com](mailto:customerservice@myfci.com). To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).

**PENNSYLVANIA CONSUMERS ONLY:** The lender retains a security interest in your residential real estate whenever the security interest has not been released.

**TEXAS CONSUMERS ONLY:** COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

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## Loan Reinstatement Calculation

**Company:** FCI Lender Services, Inc.  
PO Box 27370  
Anaheim CA 92809-0112  
800-931-2424

**Borrower:** WNY Pro Home Improvements, LLC  
Michael Thompsett  
118 Fargo Ave  
Buffalo NY 14201

**Summary:**

<b>Loan Account:</b>	399314526
Unpaid Installments :	\$7,345.11
Unpaid Interest :	\$2,450.01
Unpaid Late Charges :	\$0.00
Unpaid Charges:	\$135.00
Unpaid Fees:	\$0.00
Others Fees:	\$0.00
Accrued Late Charges:	\$0.00
Reserve Balance:	\$0.00

**To Reinstate as of 11/22/2021,  
Please Pay: \$9,930.12**

[illegible]

\* Using Default Interest Rate

Unpaid Late Charges Apply To:						
Date Due	Date Received	Days Late	Reference	Late Charge Amount	Amount Paid	Late Charge Due

Itemization of Unpaid Charges					
Date	Description	Interest Rate	Unpaid Balance	Accrued Interest	Total Due
05/04/2021	NSF Payment Charge - NSF Payment Charge	0.000%	\$20.00	\$0.00	\$20.00
06/02/2021	NSF Payment Charge - NSF Payment Charge	0.000%	\$20.00	\$0.00	\$20.00
11/22/2021	Notice of Intent	0.000%	\$95.00	\$0.00	\$95.00
					<b>\$135.00</b>

Property List
118 Fargo Ave,NY,14201

Itemization of Other Fees	
Description	Amount



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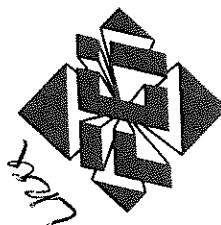
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P.O. Box 27370

Anaheim Hills ♦ California 92809-0112

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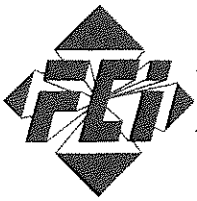
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PO BOX 27370 Anaheim CA 92809-0112 Fax: (714) 282-2429

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PO Box 27370

Anaheim CA 92809-0112

800-931-2424

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**Borrower:** Michael Thompsett

118 Fargo Ave

Buffalo NY 14201

**Loan Account:**

399314526

Unpaid Installments :

\$7,345.11

Unpaid Interest :

\$2,450.01

Unpaid Late Charges :

\$0.00

Unpaid Charges:

\$135.00

Unpaid Fees:

\$0.00

Others Fees:

\$0.00

Accrued Late Charges:

\$0.00

Reserve Balance:

\$0.00

**To Reinstate as of 11/22/2021,**

**\$9,930.12**

**Please Pay:**[illegible]

\* Using Default Interest Rate

Unpaid Late Charges Apply To:						
Date Due	Date Received	Days Late	Reference	Late Charge Amount	Amount Paid	Late Charge Due

Itemization of Unpaid Charges					
Date	Description	Interest Rate	Unpaid Balance	Accrued Interest	Total Due
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Description		Amount

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**OREGON CONSUMERS ONLY:** Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer by calling 800-931-2424 ext. 651 or sending an email to [customerservice@myfci.com](mailto:customerservice@myfci.com). To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).

**PENNSYLVANIA CONSUMERS ONLY:** The lender retains a security interest in your residential real estate whenever the security interest has not been released.

**TEXAS CONSUMERS ONLY:** COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

**IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

**CERTIFIED MAIL**

7020 3160 0000 7405 3150  
7020 3160 0000 7405 3150

**U.S. Postal Service<sup>TM</sup>**  
**CERTIFIED MAIL<sup>®</sup> RECEIPT**  
*Domestic Mail Only*

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

**SENDER: COMPLETE THIS SECTION**

1. Complete items 1, 2, and 3.  
2. Print your name and address on the reverse so that we can return the card to you.  
3. Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article addressed to:  
**WNY Pro Home Improvements, LLC**  
**118 Fargo Ave**  
**Buffalo, NY 14201**  
9590 9402 6594 1028 6539 51

2. Article Number (Transfer from previous label)  
**7020 3160 0000 7405 3150**

PS Form 3811, July 2020 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  
**X** ☐ Agent ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

3. Service Type  
☐ Adult Signature ☐ Priority Mail Express<sup>®</sup>  
☐ Adult Signature Restricted Delivery ☐ Registered Mail<sup>TM</sup>  
☐ Certified Mail<sup>®</sup> ☐ Certified Mail Restricted Delivery ☐ Signature Confirmation<sup>TM</sup>  
☐ Collect on Delivery ☐ Signature Confirmation Restricted Delivery  
Delivery Restricted Delivery ☐ Restricted Delivery (over \$500)

**Domestic Return Receipt**

Sent to **WNY**  
Street and Apt. No., or PO Box No.  
**118 Fargo Ave**  
City, State, ZIP+4<sup>®</sup>  
**Buffalo, NY**

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

Extra Services & Fees (check box, and fee as appropriate)  
☐ Return Receipt (hardcopy) \$  
☐ Return Receipt (electronic) \$  
☐ Certified Mail Restricted Delivery \$  
☐ Adult Signature Required \$  
☐ Adult Signature Restricted Delivery \$

Postage  
Total Postage and Fees \$

Postmark Here

FCI Lender Services, Inc.

P.O. Box 27370

Anaheim Hills ♦ California 92809-0112

WNY Pro Home Improvements, LLC  
Michael Thompsett  
118 Fargo Ave  
Buffalo, NY 14201  
Certified Mail 7020 3160 0000 7405 3150